

A ROOF AS RESILIENT AS LOUISIANA



**LOUISIANA
DEPARTMENT OF
INSURANCE**



The **Louisiana Fortify Homes Program (LFHP)** grants up to \$10,000 for homeowners to upgrade their roofs to the FORTIFIED™ Roof Standard based on decades of research by the Insurance Institute for Business & Home Safety (IBHS). This voluntary program helps Louisiana homeowners strengthen their roofs to better withstand hurricane-force winds.

STRONGER EDGES

To prevent wind from getting underneath the roof edge and ripping it away, FORTIFIED requires specific materials and installation methods, including a wider drip edge and fully adhered starter strip.

SEALED ROOF DECK

FORTIFIED roof decks must be sealed to prevent water damage that typically comes through exposed wood decking when roof coverings are blown away.

BETTER ATTACHMENT

FORTIFIED requires ring-shank nails instead of common smooth nails, which help keep the roof attached to your home in high winds. This nearly doubles the strength of your roof against wind.

IMPACT-RESISTANT SHINGLES

For the optional hail supplement to a FORTIFIED designation, the standard requires stronger shingles that can withstand hail up to two inches in diameter, offering better protection for your home.

THE PROCESS (PENDING APPROVAL AT EACH STEP)

Rev. 03/26

**COMPLETE
ONLINE
APPLICATION**



**SELECT
CERTIFIED
EVALUATOR**



**SOLICIT
CONTRACTOR
BIDS**



**SELECT
FINAL
CONTRACTOR**



**INSTALL
ROOF**





GUIDELINES & ELIGIBILITY

- Homeowners may only apply for their primary residence and must verify they have a homestead exemption on the property.
- New construction homes, condominiums and mobile homes are not eligible structures.
- Homeowners must provide proof of an active residential insurance policy with wind coverage. They must also provide proof of a flood insurance policy if required by their mortgage lender.
- Homeowners applying for a grant should wait to see if they are selected to participate before contacting an Evaluator or Contractor.
- Homeowners selected to receive a grant must pay evaluation fees for the entire evaluation process.
- The completed project must meet the FORTIFIED Roof Standard for the grant to be issued, and funds are paid directly to contractors. Homeowners are financially responsible for all costs beyond the full grant amount.

“Investing in programs like the LFHP demonstrate Louisiana’s commitment to improving the resiliency of our homes, businesses and infrastructure. It’s paying off now, and will continue to pay off as insurers and reinsurers consider doing business in Louisiana.”

Tim Temple,
Commissioner of Insurance



WHAT YOU NEED TO KNOW

How to apply

Grant lottery registration periods open periodically. Homeowners must create a profile on the LFHP webpage. There, they can sign up for announcements about upcoming grant application dates. To get started, visit

FortifyHomes.la.gov.

More information

After the work is complete and the home is upgraded to the FORTIFIED Roof Standard, the homeowner will be issued a certificate that can be shared with the insurer for a discount on their insurance premium. FORTIFIED Roof certificates must be renewed after five years, and are transferable upon a home sale.

Are you interested in a FORTIFIED Roof but have not been selected for an LFHP grant?

You can get a FORTIFIED Roof two different ways without going through the Louisiana Fortify Homes Program.

- **Self-fund the project.** You'll be eligible for a tax credit or deduction of up to \$10,000. To get started, contact a certified FORTIFIED Evaluator.
- **Ask your agent to add the FORTIFIED Roof endorsement to your homeowners insurance policy.** With that endorsement, your insurer can replace your roof to the FORTIFIED standard when it is damaged in a covered event.



To learn more about the Louisiana Fortify Homes Program:
FortifyHomes.la.gov | 225-342-0111 | Fortify@ldi.la.gov